



The organic sector of agriculture continues to grow, and certified organic products often return higher profits for farmers. USDA recognizes organic farming methods and procedures as good farming practices and has improved crop insurance coverage for organic producers and those transitioning to organic.

Multi-Peril Crop Insurance (MPCI) and Whole Farm Revenue Protection (WFRP)

Multi-Peril Crop Insurance provides yield protection for individual commodities. MPCI allows certified organic producers to use organic prices for their crops. Many crops that are not eligible for MPCI coverage can be covered by the Whole Farm Revenue Protection program (WFRP). WFRP provides a risk management safety net for all commodities on the farm under one insurance policy. Farms can get WFRP with only one commodity or with multiple commodities. This insurance plan is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets, wholesale or retail. Like MPCI, this program also allows certified organic producers to use organic prices. Now WFRP also has a specific option for diversified direct market farms and a Micro Farm policy for small enterprises which has been added for the 2022 crop year.

Contract Price Addendum (CPA)

If you have a written contract from a buyer by the acreage reporting date, the CPA allows you, as a certified organic or transitioning producer, to insure your crop at the contract price. You can buy a Federal crop insurance guarantee that is more reflective of the actual value of your certified organic crop, or crop which is transitioning to organic. You will have the ability, where available and at your choice, to use either the contract price or the published RMA price as the crop insurance projected price or price election. A list of crops covered by the CPA is available on the RMA website at <https://www.rma.usda.gov/Topics/Organic-Crops/Contract-Price-Addendum-Eligibility-by-Commodity>

Closing date

The sales closing date is the last day to enroll a new policy or for current policyholders to make any changes to their existing contracts. For most spring-planted crops, annual crops and most producers enrolling in WFRP, the closing date in Vermont is March 15, 2022. Producers can find sales closing dates and additional information about insurance coverage by visiting the RMA web site. Contact a licensed crop insurance agent for a quote, assistance and enrollment. You can generate a list of crop insurance agents online at <https://www.rma.usda.gov/informationtools/agentlocator>.

Conservation Compliance

In order to receive USDA subsidies for crop insurance, producers must be in compliance with conservation measures. Producers must report by June 1 to verify conservation compliance.

Provision for transitioning to organic

It can take producers three years to transition from conventional to certified organic production. Crop insurance coverage enables organic producers to insure transitional crops to their organic contract price (within approved limits), which better reflects their product's actual value, instead of having to insure their crops at the same prices as conventional producers.

Additional benefits available

Beginning/early stage farmers, those who are traditionally underserved or those who are economically disadvantaged may also receive additional insurance program benefits.

Noninsured Crop Disaster Assistance Program (NAP)

This is a disaster assistance program, administered by the Farm Service Agency. NAP is designed to protect against yield losses on crops for which there is no crop insurance coverage available. Contact your local FSA office for more information about NAP.

USDA Organic website

More information on organic production can be found on the USDA organic crops website. Visit <https://www.usda.gov/topics/organic> to learn more about USDA's resources for organic agriculture.



More Information

Farmers should seek out a crop insurance agent to address specific questions pertaining to their farm. More information about crop insurance and disaster assistance can be found by visiting the University of Vermont Agricultural Risk Management and Crop Insurance Education website at: <http://go.uvm.edu/ag-risk> or the USDA RMA website at <https://www.rma.usda.gov/>

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